

Information to identify the case:

Debtor 1	Pedro Fernandes	Social Security number or ITIN	xxx-xx-1108
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-13728-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pedro Fernandes

6/29/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pedro Fernandes
Debtor

Case No. 19-13728-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jun 29, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2023:

Recip ID	Recipient Name and Address
db	Pedro Fernandes, 116 Cleveland Ave, Colonia, NJ 07067-2321
518045466	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance Corp, 201 Little Falls Dr, Wilmington, DE 19808-1674
518045472	DebtWave, 9325 Sky Park Ct Ste 260, San Diego, CA 92123-4319
518045480	PHH Mortgage Services, 2001 Leadenhall Rd, Mount Laurel, NJ 08054
518047299	Sonia Esteves, 116 Cleveland Ave, Colonia, NJ 07067-2321
518045483	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 29 2023 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 29 2023 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518045471	Email/Text: correspondence@credit-control.com	Jun 29 2023 21:11:00	Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
518045467	+ EDI: CAPITALONE.COM	Jun 30 2023 00:47:00	Cap1/YMAHA, PO Box 30253, Salt Lake City, UT 84130-0253
518045468	EDI: CAPITALONE.COM	Jun 30 2023 00:47:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518045470	EDI: CITICORP.COM	Jun 30 2023 00:47:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
518045473	EDI: DISCOVER.COM	Jun 30 2023 00:47:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
518045474	+ EDI: CITICORP.COM	Jun 30 2023 00:47:00	DSNB American Express, PO Box 8218, Mason, OH 45040-8218
518221833	EDI: Q3G.COM	Jun 30 2023 00:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518057356	EDI: DISCOVER.COM	Jun 30 2023 00:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518045475	EDI: IRS.COM	Jun 30 2023 00:47:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518045476	Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jun 29 2023 21:13:00	JH Portfolio Debt Equities, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429

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Page 2 of 3

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518045469	EDI: JPMORGANCHASE	Jun 30 2023 00:47:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518213606	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2023 21:29:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518045477	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 29 2023 21:11:00	Lakeview Loan Servicing, PO Box 37628, Philadelphia, PA 19101-0628
518207057	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 29 2023 21:11:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518045478	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 29 2023 21:11:00	LoanCare Servicing CTR, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518045479	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 29 2023 21:11:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518045481	Email/PDF: SoFiBKNotifications@resurgent.com	Jun 29 2023 21:18:59	Sofi, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
518205208	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 29 2023 21:11:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518045482	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 29 2023 21:11:00	Toyota Motor Credit Cor, PO Box 9786, Cedar Rapids, IA 52409-0004
518193795	+ EDI: AIS.COM	Jun 30 2023 00:47:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518045486	EDI: WFFC2	Jun 30 2023 00:47:00	WF Card Services, PO Box 14517, Des Moines, IA 50306-3517
518045484	EDI: WFFC2	Jun 30 2023 00:47:00	Wells Fargo Bank NV NA, PO Box 94435, Albuquerque, NM 87199-4435
518045485	+ EDI: WFFC2	Jun 30 2023 00:47:00	Wells Fargo National Bank, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518124782	##+	VNB Loan Services Inc., POB 1015, Spring Valley, NY 10977-0815

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw- law.com, alubin@milsteadlaw.com
Angela Nascondiglio Stein	on behalf of Debtor Pedro Fernandes nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis T. Tarlecki	on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC Njecfmail@mw- law.com, ftarlecki.kashlaw@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Leah E. Capece	on behalf of Debtor Pedro Fernandes lcapece@leclawonline.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw- law.com, jhillier@mw- law.com
Melissa S DiCerbo	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw- law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11